FEMA-Pivot
Claims Operations

Standard Proof of Loss (POL) / Increased Cost of Compliance (ICC) POL

Quick Reference Guide (QRG) for Write Your Own (WYO) Users

October 7, 2021

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Overview of Standard Proof of Loss (POL) / Increased Cost of Compliance (ICC) POL Module

The Standard Proof of Loss (POL)/Increased Cost of Compliance (ICC) POL module supports the **Claims** process that allows Write Your Own (WYOs), Vendors, and NFIP Direct to submit the following four waiver types to FEMA for review and approval:

1. Standard POL Waiver
2. Standard POL Additional Payment Waiver
3. ICC POL Waiver
4. ICC Additional Payment Waiver

For additional context on when to submit a waiver, please reference the **2020 NFIP Claims Manual**.

Note: Throughout this Quick Reference Guide, the term WYO encompasses actions for all WYOs, Vendors, and NFIP Direct users.

POL Key Functionality and Capabilities

- **Provides an automated form and workflow management solution** to increase WYO's efficiency in submitting waivers and FEMA's efficiency for reviewing and adjudicating waivers.
- **Uses smart logic to enforce business rules** on data submitted to FEMA.
- **Stores and tracks all communication** related to the request.

POL Users

- Write Your Own (WYO)

  ➢ **Note:** This Quick Reference Guide (QRG) covers **WYO** functions. Please see the separate QRG for FEMA user functions.

- FEMA: Insurance Examiners, Managing Examiners

WYO Admin Guidance: Module Permissions and Emails

WYO and Vendor Admins will now designate, via the **Pivot User Management pages**, who in their organization should receive email notifications related to FEMA's approval, rejection, or return of any Standard POL, ICC POL, and Additional Payment waivers. This is a new feature, and emails will now be managed for this module by WYO /Vendor Admins assigning the "POL_Email_Recipient" role to any Pivot users in their organization who should receive email notifications. WYO and Pivot Admins users do not need this role unless they are submitting waivers or would like to be included on all emails associated with waivers.

Please note that users with this role will receive ALL emails regarding all waivers for the WYO submitted to FEMA, not just emails for the specific waiver that they submitted, which is how the functionality worked previously. This was designed to support turnover of POCs and ensure email notifications can be managed easily by WYOs.

If no individuals within the organization have been assigned this role, the WYO Admin user will receive the associated waiver emails AND a separate email from Pivot notifying them that nobody in the organization is currently assigned the "POL_Email_Recipient" role.

Screenshot 1: WYO Pivot Email Permissions

Types of POL Emails

Listed below are the types of emails users will receive from Pivot, regarding waivers.

Waiver Type	Type of Email Notification	Individual Receiving Email
Standard POL, ICC POL, All Additional Payments	FEMA Approves a Waiver	Any user with POL_email_recipient role
Standard POL, ICC POL, All Additional Payments	FEMA Returns a Waiver	Any user with POL_email_recipient role
Standard POL, ICC POL, All Additional Payments	FEMA Rejects a Waiver	Any user with POL_email_recipient role
All	Notification to WYO/Vendor Admin that no users in the organization have the POL_email_recipient role	WYO/Vendor Pivot Admin ** Please note the Admin does NOT need the POL_email_recipient role themselves to get this separate notification.

Accessing the Standard Proof of Loss (POL) / Increased Cost of Compliance (ICC) POL Module

After login, Pivot opens to the Landing page.

1) To access the Standard POL/ICC POL module under Explore the Modules, click "Proof of Loss" under Claims.

2) To access Proof of Loss from the menu bar, click "Claims," and then click "Proof Of Loss."

Understanding Your POL / ICC Dashboard

Pivot opens to the Dashboard that contains a table displaying In Progress or Completed waivers, the **Advanced Search** function, and the CREATE NEW STANDARD WAIVER and CREATE NEW ICC WAIVER buttons.

Table Columns

The table opens to the In Progress tab and contains these sortable column headings:

- ID
- WYO Name
- Policy Number
- Insured Name
- Status

- Owner
- Loss Date
- Submission Date
- Loss Type
- Company Examiner
- Assigned IE

| ID Format	Record Type
S-####	Standard POL Waivers
S-####-##	Standard POL Waivers – Additional Payment-#
I-####	ICC POL Waivers
I-####-##	ICC POL Waivers – Additional Payment-#

Screenshot 2: Dashboard

Page Navigation

Use the page controls under the table in the lower right corner to navigate through the table.

- Click the first drop-down to select the number of waivers that display at a time, from five to 50 in increments of five.
- The specific page number out of the total number of pages displays to the right of the drop-down. Click the direction arrows to proceed back or forth through the table or jump from the first page to the last page.

Screenshot 3: Dashboard – Page Navigation
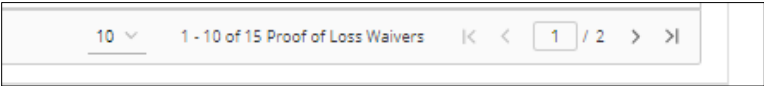
Using Advanced Search

The Advanced Search function provides an efficient way to find a specific waiver.

1) To quickly find a specific waiver on the Dashboard, click "ADD DETAILS."

   ➢ Click "CLEAR" to remove the content only from the detail's fields.

Screenshot 4: Advanced Search — ADD DETAILS button

2) In the New Detail section that appears, click the "Add detail" drop-down list, and then click the appropriate search detail. You can select multiple details to apply to your search.

> ➢ Click "REMOVE" to clear the detail's fields from the Dashboard.

3) Click "SEARCH" to search for the waivers that match your detail criteria. The results appear in the table.

Standard POL / ICC POL Process

This section outlines all user steps in the POL/ICC module. Below is a graphic that depicts this process.
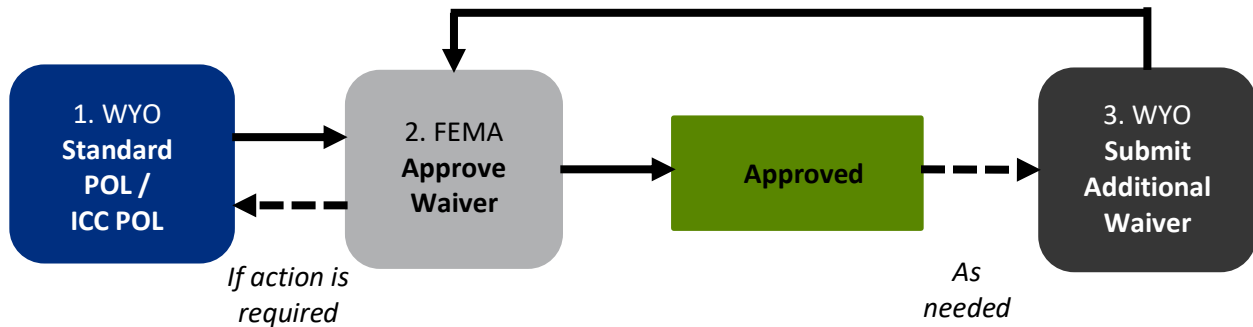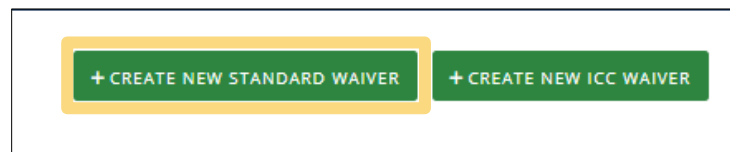

Step 1A: Submit Standard POL Waiver (WYO User)

To create a Standard POL Waiver, submit a new Standard POL request. The owner of this step is **WYOs**.

1) In the upper right corner of the Dashboard, click "CREATE NEW STANDARD WAIVER."

Screenshot 5: CREATE NEW STANDARD WAIVER button

2) Complete the System of Record Lookup pop-up, and then click "CONTINUE."

   a) The System of Record Lookup serves to ensure that all Standard POL and ICC POL waivers are created based off an existing Claim record stored in Pivot's Claims and Policies (CAP) application. All waivers must tie to an existing Claim record in Pivot. If the policy number and date of loss combination entered does not return a record within this pop-up, then the user must follow up with the WYO/Vendor organization's Pivot Admin to determine why there is no matching record of a Claim in Pivot. Users will be unable to proceed in creating a waiver if a record is not found.

3) Click "CONTINUE."

Screenshot 6: Create New Standard Waiver — System of Record Lookup pop-up

4) View the Requester Information, and then click "NEXT" in the lower right corner.

Screenshot 7: Create New Waiver — Standard Waiver

5) On Policy Information, complete the required fields, and then click "NEXT."

6) On Claim Information, complete these required fields, and then click "NEXT."

7) For Waiver Request & Complex Issues, complete the required information in the corresponding sections, and then click "FINISH" in the lower right corner.

8) On the Disclaimer that appears, check the checkbox, and then click "SUBMIT TO FEMA."

Step 1B: Submit ICC POL Waiver (WYO User)

To create an ICC POL Waiver, submit a new ICC POL Request. The owner of this step is **WYOs**.

1) In the upper right corner of the Dashboard, click "CREATE NEW ICC WAIVER."

Screenshot 8: CREATE NEW ICC WAIVER button
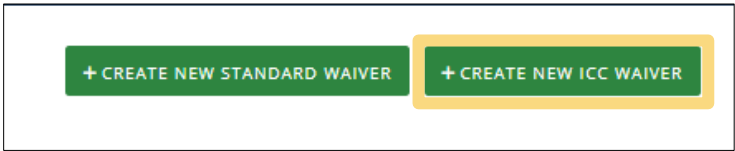
2) Complete the System of Record Lookup pop-up, and then click "CONTINUE."

Screenshot 9: Create New ICC Waiver — System of Record Lookup pop-up

3) Complete Requester Information, and then click "NEXT."

Screenshot 10: Create New Waiver —ICC Waiver

4) Complete the Policy Information, and then click "NEXT" in the lower right corner.

5) Complete the Claim Information, and then click "NEXT."

6) On the Waiver Request page, complete the required information, and then click "FINISH" in the lower right corner.

7) A Disclaimer pop-up appears. Check the checkbox, and then click "SUBMIT TO FEMA."

Step 2A: Review Standard POL Waiver (FEMA User)

Once the WYO has submitted the Standard POL request, the next step is to review the waiver and determine whether the waiver is approved or should be returned to the WYO for edits. The owner of this step is **FEMA**.

FEMA can take the following actions:

- Approve the waiver.
  - ➢ The POL is now in **Approved** status.
- Reject the waiver, which prevents you from resubmitting the payment.
  - ➢ The POL is now in **Rejected** status. No further action can be taken on this waiver.
- Return to the WYO.
  - ➢ The POL is now in **Action Requested** status.

*All the above actions trigger an email to be sent to the WYO.

Step 2B: Review ICC POL Waiver (FEMA User)

Once the WYO has submitted the ICC POL request, the next step is to review the ICC POL waiver and determine whether the ICC POL waiver is approved or should be returned to the WYO for edits. The owner of this step is **FEMA**.

FEMA can take the following actions:

- Approve the waiver.
  - ➢ The ICC POL is now in **Approved** status.
- Reject the waiver, which prevents you from resubmitting the payment.
  - ➢ The ICC POL is now in **Rejected** status. No further action can be taken on this waiver.
- Return to the WYO.
  - ➢ The ICC POL is now in **Action Requested** status.

*All the above actions trigger an email to be sent to the WYO.

Step 3A: Resubmit Standard POL Waiver (WYO User)

Standard waivers that have been returned from FEMA appear with **Action Required** status on the Dashboard. These waivers require WYOs resubmit to be reviewed.

1) From the Dashboard, use **Advanced Search** to find a waiver quickly.
2) Open the Standard POL in **Action Required** that you would like to resubmit.

Screenshot 11: Resubmit Waiver — Standard Waiver page

3) On the Comments, Files, & Requester Info page, type a comment, and then click "ADD COMMENT." The comment will then display in the grid.

Screenshot 12: Resubmit Standard Waiver — ADD COMMENT button

To proceed through the remaining Resubmit Waiver pages, click "UPLOAD" to add support files to the waiver.

4) From File Explorer, click "UPLOAD" to select the appropriate file, and then click "OPEN."

   ➢ **Note:** Upload no more than five files at a time.

Screenshot 13: Resubmit Standard Waiver — UPLOAD button

The file that you just selected appears in the Staged Files section, where you can rename it or delete it.

   ➢ To upload additional files, click "UPLOAD" again.

Screenshot 14: Resubmit Standard Waiver – Staged Files section
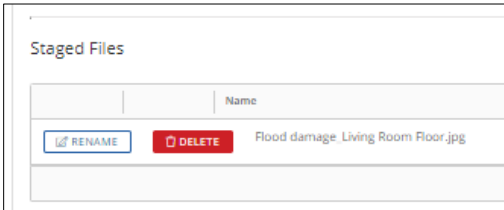
5) Click "UPLOAD 1 FILES(S)" on the right.

Screenshot 15: Resubmit Standard Waiver — UPLOAD 1 FILE(S) button

6) A Sensitive PII pop-up appears. Check the checkbox, and then select "CONFIRM."

7) View the Requester Information, and then click "NEXT."

8) Complete the Policy Information, and then click "NEXT."

9) Complete the Claim Information page, and then click "NEXT."

10) For Waiver Request & Complex Issues, complete the required information in the corresponding sections, and then click "FINISH" in the lower right corner.

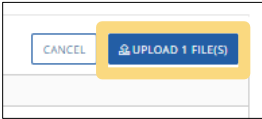11) On the Disclaimer that appears, check the checkbox, and then click "SUBMIT TO FEMA."

Step 3B: Resubmit ICC POL Waiver (WYO User)

Standard waivers that have been returned from FEMA appear with **Action Required** status on the Dashboard. These waivers are available for WYOs to resubmit.

1) From the Dashboard, use **Advanced Search** to find a specific waiver quickly.

2) Click the appropriate ICC waiver to open Resubmit Waiver — ICC Waiver.

Screenshot 16: Resubmit Waiver — ICC Waiver

3) The Resubmit Waiver page opens to Comments, Files, & Requester Info. To add a comment, type it in the Add a comment field, and then click "ADD COMMENT." The comment will then display in the grid.

Screenshot 17: Resubmit ICC Waiver — ADD COMMENT button
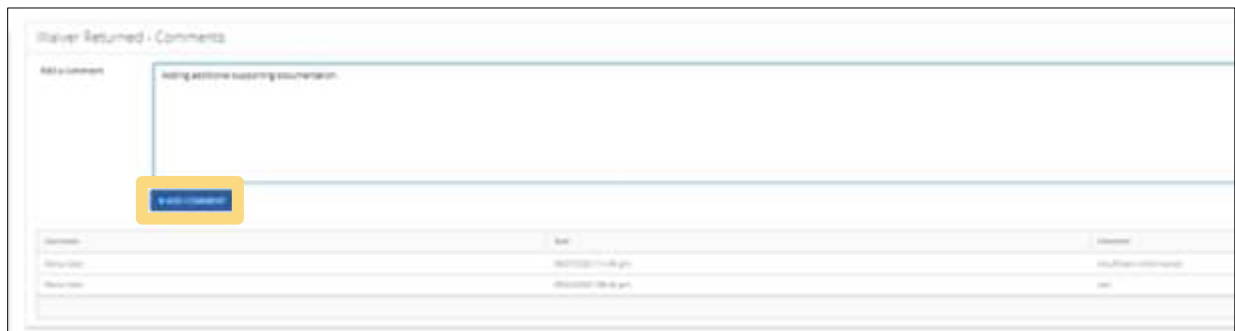
4) To proceed through the remaining Resubmit Waiver pages, click "UPLOAD" to add support files to the waiver.

5) From File Explorer, click "UPLOAD" to select the appropriate file, and then click "OPEN."

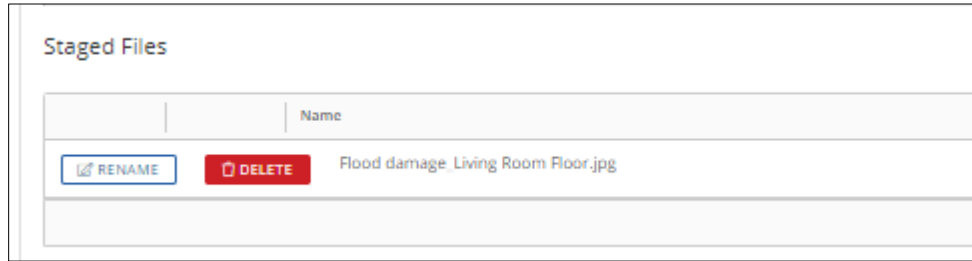➢ **Note:** Upload no more than five files at a time.

Screenshot 18: Resubmit ICC Waiver — UPLOAD button

The file that you just selected appears in the Staged Files section, where you can rename it or delete it.
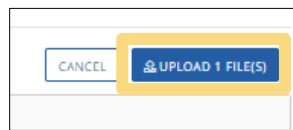
➢ To upload additional files, click "UPLOAD" again.

6) Click "UPLOAD 1 FILES(S)" on the right.

7) A Sensitive PII pop-up appears. Check the checkbox, and then select "CONFIRM."

8) View the Requester Information, and then click "NEXT."

9) Complete the Policy Information, and then click "NEXT."

10) Complete Claim Information, and then click "NEXT."

11) Complete the Waiver Request information, and then click "FINISH" in the lower right corner.

12) On the Disclaimer that appears, check the checkbox, and then click "SUBMIT TO FEMA" In the lower right.

Step 4A: Submit a Standard POL Waiver Additional Payment (WYO User)

Additional payment requests can be submitted on approved Standard POL or approved ICC POL waivers only.

➢ Submit only one additional payment request associated with an approved Standard POL or ICC POL waiver at a time to FEMA.

Apply additional payments to waivers that are in the Completed tab only.

1) From the Dashboard, use **Advanced Search** to find a waiver quickly.

➢ Note: If there is a pending payment request, complete it before submitting another payment request.

2) Click the applicable Standard waiver.

3) On the right, click "CREATE NEW ADDITIONAL PAYMENT."

➢ **Note:** Additional Payment requests must be associated with an *existing approved* Standard POL waiver.

4) View Waiver Comments, and Requester Information, and then click "NEXT" in the lower right corner.

5) Complete the Additional Payment Information, and then click "FINISH."

Screenshot 22: Standard Waiver — Additional Payment Information page

6) On the Disclaimer that appears, select the checkbox to accept it, and then click "SUBMIT TO FEMA."

   ➤ This waiver will appear with an Action Requested status under the In-Progress tab on a FEMA POL Dashboard.

Step 4B: Submit ICC POL Waiver Additional Payment (WYO User)

Additional payment requests can be submitted on approved Standard POL or approved ICC POL waivers only.

   ➤ Submit only one additional payment request associated with an approved Standard POL or ICC POL waiver at a time to FEMA.

Apply additional payments to waivers that are in the Completed tab only.

1) From the Dashboard, use **Advanced Search** to find a waiver quickly.

   ➤ **Note:** If there is a pending payment request, complete it before submitting another payment request.

2) Click the applicable ICC waiver.

3) Click "CREATE NEW ADDITIONAL PAYMENT."

   ➤ **Note:** Additional Payment requests must be associated with an *existing approved* POL waiver.

4) View Waiver Comments, and Requester Information, and then click "NEXT" in the lower right corner.

5) On the ICC Additional Payment Waiver page, complete the required information, and then click "FINISH."

6) On the Disclaimer that appears, select the checkbox to accept it, and then click "SUBMIT TO FEMA."

  ➤ This waiver will appear with an Action Requested status under the In-Progress tab on a FEMA POL Dashboard.
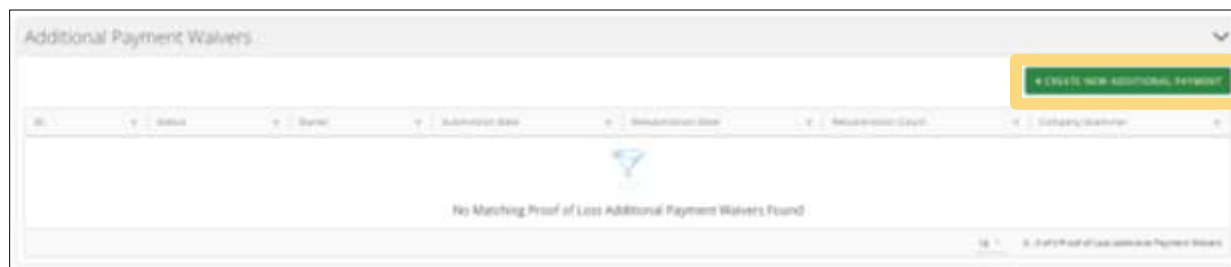
Step 5: Review Additional Payment Request (FEMA User)

Once the WYO has submitted the Additional Payment Requests, the next step is to review the requests and determine whether the additional payments are approved or should be returned to the WYO for edits. The owner of this step is **FEMA**.

FEMA can take the following actions:

• Approve the waiver.

  ➤ The waiver is now in **Approved** status. WYO can submit a second additional payment.

• Reject the waiver.

  ➤ The waiver is now in **Rejected** status. No further action can be taken on this waiver.

• Return to the WYO.

  ➤ The waiver is now in **Action Required** status.

POL / ICC Statuses

As a user moves through the process in the module, they will encounter a variety of different statuses in the submission process. The statuses defined in the table below are consistent across all four waiver types.

Note: The waiver status displays as a sortable column heading in the table on the Dashboard. Click the column heading to filter waivers by adjudication status. The waiver status will always default to "All."

Status	Owner	Description	Actions
Action Requested	FEMA	Waiver was resubmitted to FEMA for adjudication.	• **FEMA:** Review and approve, reject, or return the waiver to the WYO.
Action Required	WYO	Waiver was returned to the WYO requester for additional information or updates.	• **WYO:** Review FEMA comments, update the waiver form as requested, and resubmit the waiver to FEMA.
Approved	N/A	Waiver was approved by FEMA and can be found in the Completed tab of the Dashboard. No further action can be taken.	• N/A
Draft	WYO	Saved, in-progress waiver that is not yet been submitted to FEMA.	• **WYO:** Submit waiver.
New Request	FEMA	Waiver was submitted to FEMA and is awaiting initial review.	• **FEMA:** Approve, reject, or return to WYO.
Rejected	N/A	Waiver was rejected by FEMA and can be found in the Completed tab of the Dashboard. No further action can be taken.	• **N/A**

Module FAQs

How do I contact user support?

Please email **nfipPivotSupport@fema.dhs.gov** to be connected directly to our Support team who can assist you with any questions related to Proof of Loss.

When I create a Standard POL/ICC POL waiver, there is information populated in the waiver that I cannot edit. Where does this come from?

When a user selects either "CREATE WAIVER" button on the module homepage, they are prompted to complete the Pivot System of Record (SOR) Pop-up. A matching result for a Claim must be identified within this pop-up to proceed. Once a record is found and the user hits "CONTINUE," the Claim record's information (i.e. Policy number, DOL, Insured name) populate into the Standard POL or ICC Waiver. These fields are not editable since they stem from the original Pivot SOR Claim record.

This new feature reduces the number of fields the user is required to complete, while also improving data integrity of the system and reducing the potential for manual entry errors.

How do I save a request as a draft?

When creating any waiver, click "SAVE & EXIT" in the upper right to save the **Draft** form. The RETURN TO DASHBOARD link will exit the page without saving the form.

How do I review, edit, and resubmit waivers that FEMA returns for edits?

Once the FEMA Insurance Examiner has reviewed the waiver, if the waiver is returned for edits, the WYO may edit the waiver to address FEMA's comments. Upon reviewing FEMA's comments on a returned waiver, update the form as necessary, and resubmit the waiver to FEMA. The owner of this step is **WYO**.

1) On the Dashboard, use **Advanced Search** to search the waivers by **Action Requested** status.

2) Filter the Owner column for WYO.

3) To access and resubmit forms that require action, click the "POL ID" hyperlink of the forms that list **WYO** as the owner.

4) Update the data fields requested by FEMA.

   a) *If supporting documentation is requested*: Click "UPLOAD" to locate supporting documentation files on your computer.

   b) Once the appropriate file has been added, click "SAVE" in the upper right to save the documentation to the waiver.

FEMA will review and approve or return the waiver.

I want to review all of the additional payments submitted under a single Standard POL Waiver or ICC POL waiver. How can I do that?

Standard POL and ICC POL waivers that contain one or more additional payment requests appear with an additional number following the Policy ID number. In this example, S-101 displays as S-101-1 under the Completed tab, meaning that the waiver has one additional payment request associated with it.

➢ **Note:** The number of additional payment requests associated with a waiver will display as the last number after the dash in the Policy ID.

1) On the Dashboard, click the "Completed" tab. Use **Advanced Search** to filter results by "Loss Type," and then click "SEARCH."

Screenshot 25: Standard POL Waiver with Additional Payment Request Example
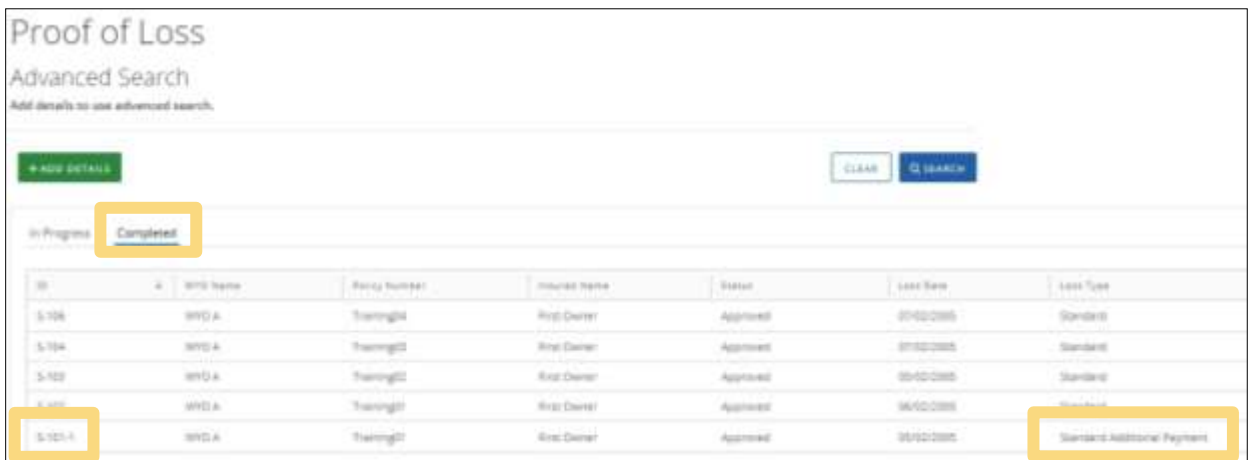
2) Under the Loss View the results for Standard Additional Payment, and then click the appropriate waiver.

The Proof of Loss page for that waiver opens and displays an Additional Payment Waivers grid at the top of the page that shows all additional payments with any status that correspond to that waiver.